



Addendum to the HCTC Program Kit
Refer to this sheet as you review the HCTC Program Kit.

The HCTC changed as a result of the American Recovery and Reinvestment Act of 2009.
The HCTC Program Kit has not been updated to reflect the below changes.

The HCTC Pays More	The tax credit has increased from 65% to 80% of your qualified health insurance premiums. <i>(Reference pages: 1-3, 6, 12-16 & 18 of the HCTC Program Kit)</i>
You Pay Less	You pay only 20% of your qualified health insurance premiums. <i>(Reference pages: 12-13)</i>
Training and Waiver Requirements Have Changed	Training and waiver requirements have changed for TAA recipients. Certain individuals who are receiving unemployment compensation, whether or not they meet TAA training requirements, and certain individuals who have a break from training are now eligible for the HCTC. <i>(Reference pages: inside cover, 4 & 19)</i>
COBRA Benefits Are Extended	If your health plan is COBRA, your COBRA benefits may have been temporarily extended. <ul style="list-style-type: none"> - Eligible TAA and ATAA recipients can now have COBRA for as long as they keep TAA eligibility - PBGC recipients can now have COBRA as a lifetime benefit - Surviving qualified family members of PBGC recipients can have COBRA for an additional 24 months The above extensions are valid only through December 31, 2010. Please see the note below for more information. <i>(Reference pages: 7 & 9)</i>
Coming soon... Monthly Participants Can Receive a Credit for Prior Payments	If you pay for qualified health insurance premiums while you are enrolling in the monthly HCTC Program, you will soon have the option to receive a credit on your HCTC account for these payments. More information will be available by August 2009. <i>(Reference page: 13)</i>
Coming soon... Qualified Family Members Can Continue to Receive the HCTC	The HCTC will soon be available to your qualified family members after you experience the following life events: divorce, death or enrollment in Medicare. More information will be available by December 2009. <i>(Reference page: 16)</i>

NOTE: The law that changed the HCTC expires on December 31, 2010. The changes to the HCTC - including the new timeframes for extended benefits - are only valid for the remainder of 2009 and 2010.